



Family Self-Sufficiency News

Winter 2011

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Coordinator's Corner: Welcome Back Deborah Dyar!

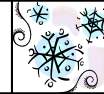
The Family Self-Sufficiency is proud to welcome back Deborah Dyar as the new FSS Coordinator for the County of San Diego. Deborah Dyar has much experience serving the



County of San Diego and in the Family Self-Sufficiency program. She was reassigned at the start of November 2010, and will continue to improve the FSS program.

We would also like to take the time to thank Dolores Diaz for her expertise and efforts in the FSS program, and wish her the best as she continues to serve the County of San Diego in a different program.

If you would like to congratulate Deborah Dyar or have questions about your FSS participation, please contact the program at (858) 694-8709.



QUICK ANNOUNCEMENTS



FSS Scholarship Announcements

The Family Self-Sufficiency program is proud to announce that seven scholarships were awarded for Fall 2010. Congratulations to: Jazmene, Danielle, Shantell, Silvia, Delexstine, James and Sharon! We would like to thank everyone who submitted an essay and we encourage all participants currently attending or enrolling in school for the next semester to apply for our Spring 2011 scholarship program. A notice was recently sent out to participants and applications have become available. Don't miss out! If you have any questions, please call (858) 694-8788.



Staying Warm this Winter: Energy Saving Tips

Energy and electric bills may be more costly during the winter because of heating and electricity usage. This is mostly due to improper home insulation that may allow heat to escape from a home. Here are some quick tips to stay warm and save energy and money this winter!

1. Unplug electronic items when they are not in use.
2. Close the vents in unused rooms.
3. Clean the lint catcher in the dryer before every use.
4. Use desktop lamps rather than overhead lights.
5. Use a rolled towel to block breezy drafts underneath doors.
6. Run your range hood and bathroom fan only when needed – these can bring in drafts.
7. Lock all windows and cover air conditioner units to create a tighter seal.
8. Turn the water off during your shower – wet down, turn off the faucet, lather up, and turn water on.

When a little extra help is needed, weatherization programs can be a great resource! They provide free home assessments and repairs to improve energy conservation, and are available to low income families. Services, like the Campesinos Unidos, Inc., Energy Department and the State of

California's Department of Community Services and Development, provide weatherization programs in San Diego. They also help participants sign up for utility assistance programs, like the ones below, under the Low-Income Home Energy Assistance Program (LIHEAP):

Bill Payment Assistance- LIHEAP will pay a portion of the energy bill based on the household income and size.

Energy Crisis Assistance- LIHEAP will help when a family receives a 24 or 48 hour disconnect notice or termination notice from their utility company.

Other programs offered in San Diego for low income families are:

California Alternate Rate for Energy (CARE) – provides a 20% discount on gas and electricity bills to eligible residents.

Universal Lifeline Telephone Service – 50% discount on local home phone services

Emergency Energy Assistance Program (EEAP) – Winter and Summer utility assistance

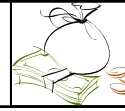
For more information on weatherization, call The Campesinos Unidos, Inc. at 1-800-371-3771 X248, the State Weatherization Assistance Program at (866) 675-6623, your local energy provider, or 211.

*Tips courtesy of hud.gov.



The Family Self Sufficiency staff wishes everyone a happy and safe New Year. We encourage you to use this time to celebrate your past achievements, and to prepare new goals and resolutions for the upcoming year. If your goals have changed, please contact an FSS team member at (858) 694-8709 to update your contract.

Identity Theft



Identity theft is one of the nation's fastest growing crimes. Identity theft occurs when someone uses your personal information—name, driver's license number, social security number, credit card number, birth date or mother's maiden name—to access your bank accounts, open new checking accounts or apply for credit cards or other loans. Many victims learn about identity theft after they are declined for a loan, receive a past due notice for a credit card or loan they did not open or are contacted by a collection agency for bad checks they never wrote.

It is extremely important to constantly monitor your bank and credit card statements. Most financial institutions offer internet banking and online bill pay services. There are great advantages, such as convenience and safety in using these services, but there are some risks. Here are a few suggestions to protect yourself and your finances:

- Check your credit report – There are three free credit reporting agencies (Equifax, Experian and TransUnion) to choose from. Requesting your own credit report **will not** lower your credit score. We recommend you check your credit once a year.
- Shred personal information (all receipts, bank statements, loan applications, etc) – Do not throw away or recycle any personal information.

- Memorize passwords and PIN numbers – Do not carry papers with passwords or personal identification numbers.
- Don't be afraid to ask questions – If you notice a charge you think is incorrect, directly contact your credit union, bank or credit card company immediately.
- Never mail your bills from your home mail box, always mail items by depositing them in a blue US Postal Service mail box.
- Beware of mail or telephone solicitations that offer prizes or awards, especially if you are asked for personal information or financial account numbers. If an offer seems too good to be true, it probably is.

Lastly, never give out personal information over the telephone or via email. A financial institution **will never** call you and ask you to verify personal or financial information. Identity thieves are very clever and often sound like financial service representatives on the phone. Always use caution when giving out personal information over the phone.

For more information about identify theft, visit www.fdic.gov.

*Article courtesy of the San Diego County News Network and the San Diego County Credit Union.



Building Better Neighborhoods

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A Cold Weather Solution to Turkey Leftovers: Southwestern Soup!



Do you have turkey leftover from the holidays? Getting tired of turkey sandwiches? Try this quick and delicious soup, using common pantry ingredients, to stay warm this winter.

Ingredients:

- 1 cup packaged frozen onion
- 1 teaspoon powdered garlic
- 4 cups cooked, skinned, boned and chopped turkey
- 1 can of chopped tomatoes
- 6 cups fat-free, low sodium chicken broth
- 1 4oz. Can of finely chopped green chiles
- 1 16 oz. package of frozen corn
- 1 15 oz. can of red beans
- 2 tablespoons lime juice
- 1.5 teaspoons ground cumin
- 1 tablespoon chili powder
- 2 cups of broken tortilla chips

0.5 cup of chopped green onions

1 cup of shredded cheese (Mexican-blend or Cheddar)

Optional: Sour cream and 1 chopped avocado

Instructions:

1. Add onions, garlic powder, turkey, tomatoes, broth, green chiles, corn, beans, lime juice, cumin and chili powder to a large pot on the stovetop. Bring to a boil, reduce heat and simmer for 10 to 15 minutes.
2. Optional: if you prefer thick soup, add a tablespoon of corn starch while the soup is simmering. It will act as a thickener.
3. When soup is ready, serve and top with tortilla chips, green onions, cheese and optional sour cream and avocado.

Makes 12 servings.

*Recipe adapted from Turkey Tortilla Soup by www.americanprofile.com



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